

What is claimed is:

1 1. A method for creating a transaction request in an interactive
 2 television environment, said method comprising:
 3 receiving a first plurality of user-specific information at a remotable device
 4 for interactive television;
 5 storing said first plurality of user-specific information in a smart card;
 6 receiving a first indication of user intention to enter into a first transaction;
 7 evaluating the first indication of user intention to enter into a first
 8 transaction to select a first plurality of specific instances of information from said first
 9 plurality of user-specific information based upon relevance to the first transaction;
 10 creating a first transaction request based upon the first indication of user
 11 intention to enter into a transaction and the first specific instances of user-specific
 12 information; and
 13 sending the first transaction request.

1 2. The method of claim 1, wherein
 2 receiving said first plurality of user-specific information at a remotable
 3 device for interactive television comprises receiving said first plurality of user-specific
 4 information at a set top box for interactive television.

1 3. The method of claim 1, wherein
 2 storing said first plurality of user-specific information in a smart card
 3 comprises storing said first plurality of user-specific information in a smart card
 4 communicatively coupled with said remotable device for interactive television.

1 4. The method of claim 1, wherein
 2 said first plurality of user-specific information is stored in a smart card
 3 interactively under control of a set top box.

1 5. The method of claim 1, wherein said transaction comprises at least
 2 one of:
 3 accessing a web site;
 4 accessing a source of programming;
 5 making a purchase of goods or services;
 6 making a sale of goods or services;

7 placing goods or services up for auction;
 8 borrowing money;
 9 lending money;
 10 transferring funds;
 11 uploading information from a smart card to a head end;
 12 downloading information from a head end to a smart card;
 13 uploading information from a smart card to a set top box;
 14 downloading information from a set top box to a smart card; and
 15 making a request for help.

1 6. The method of claim 1, further comprising:
 2 receiving a second plurality of user-specific information;
 3 storing said second plurality of user-specific information;
 4 receiving a second indication of user intention to enter into a second
 5 transaction;
 6 evaluating the second indication of user intention to enter into a second
 7 transaction to select a second plurality of specific instances of information from said
 8 second plurality of user-specific information based upon relevance to the second
 9 transaction;
 10 creating a second transaction request based upon the second indication of
 11 user intention to enter into a transaction and the second specific instances of user-specific
 12 information; and
 13 sending the second transaction request.

1 7. The method of claim 6, wherein
 2 said second plurality of user-specific information is stored on a smart card
 3 interactively under control of a set top box.

1 8. The method of claim 1, wherein:
 2 user-specific information includes as least one of:
 3 content accessibility rights;
 4 financial information; and
 5 user personal information.

1 9. The method of claim 8, wherein:

2 the content accessibility rights includes at least one of:
 3 rights to view an advertisement,
 4 rights to access a web site,
 5 rights to access entertainment programming, and
 6 rights to request a transaction.

1 10. The method of claim 9, wherein:
 2 content accessibility rights are determined based upon at least one of:
 3 a user's age, and
 4 a user's status within a group.

1 11. The method of claim 8, further comprising:
 2 determining from a user's content accessibility rights whether the user is
 3 subject to restrictions on content; and
 4 if the user is subject to restrictions on content, blocking the user from
 5 altering that user's own content accessibility rights.

1 12. The method of claim 8, wherein:
 2 the financial information includes at least one of:
 3 account identifying information;
 4 information for obtaining funds from a financial institution for a purchase;
 5 information for using alternative financial resources for a purchase; and
 6 information for crediting funds received from a transaction.

1 13. The method of claim 8, wherein:
 2 the user personal information includes at least one of:
 3 identification,
 4 clothing size information,
 5 apparatus size and type information,
 6 user preferences,
 7 delivery address, and
 8 user personal information about a person of interest to the user.

1 14. The method of claim 8, wherein:
 2 evaluating the first indication of user intention to enter into a first
 3 transaction to select a first plurality of specific instances of information from said first

4 plurality of user-specific information based upon relevance to the first transaction for the
 5 goods or service comprises at least one of:
 6 determining whether a user has appropriate content accessibility rights;
 7 determining that the user has sufficient funds to request a purchase; and
 8 determining that the user personal information of the user and information
 9 about the goods or service do not conflict.

1 15. The method of claim 14, wherein:
 2 determining that the user has sufficient funds includes at least one of
 3 drawing on funds in a financial institution based upon the financial
 4 information;
 5 enabling a user to select an alternate source of payment; and
 6 canceling a transaction if the user is unable to provide sufficient funds.

1 16. The method of claim 14, wherein:
 2 determining that the user personal information does not conflict with the
 3 subject of the advertisement includes at least one of:
 4 checking available sizes of a product subject of the advertisement against
 5 user sizes; and
 6 checking available styles of the product against user preferences; and
 7 checking purchase price against user preference for price limits.

1 17. The method of claim 1, further comprising:
 2 receiving an advertisement for sale or lease of goods or services; and
 3 presenting the advertisement for the sale or lease of the goods or services
 4 to a user.

1 18. A method comprising:
 2 receiving at a client an input indicating an emergency situation;
 3 retrieving user personal information from a smart card communicatively
 4 coupled with the client; and
 5 sending an emergency distress signal including the user personal
 6 information retrieved from the smart card.

1 19. The method of claim 18, further comprising:
 2 retrieving user access rights from said smart card;

3 determining if the holder of the smart card is authorized to send the
4 emergency distress signal based on the user access rights; and

5 if the holder of the smart card is authorized to send an emergency distress
6 signal, sending the emergency distress signal including the user personal information
7 retrieved from the smart card.

1 20. The method of claim 18, wherein:
2 the input is indicated by a user depressing a dedicated 911 button on a
3 remotable device.

1 21. The method of claim 18, further comprising:
2 automatically identifying an emergency situation to form the input; and
3 transmitting the input to a client.

1 22. The method of claim 21, wherein a transmitter implanted in a
2 user's body transmits the input to the client.

1 23. The method of claim 18, wherein:
2 the user personal information includes at least one of:
3 user location information;
4 user health information;
5 user health insurance information; and
6 user contact information.

1 24. A system, comprising:
2 a content broadcast source;
3 a head end;
4 a client; and
5 a remote access device;
6 wherein the content broadcast source provides information content to the
7 client via the head end;
8 wherein said remote access device is configured to accept a smart card; the
9 smart card having user modifiable information relevant to completing transactions stored
10 thereon.

1 25. The system of claim 24, wherein:
2 the content broadcast source includes at least one of:
3 an internet site;
4 a network center; and
5 an interactive television network center.

1 26. The system of claim 24, wherein:
2 the information content comprises:
3 advertising;
4 program content;
5 product or service information; and
6 public service information.

1 27. The system of claim 24, wherein the client receives a purchase
2 request.

1 28. The system of claim 24, wherein:
2 the client further comprises at least one of:
3 a set top box;
4 a television; and
5 a video player.

1 29. An apparatus, comprising:
2 a processor;
3 a working memory;
4 a persistent storage;
5 a head end communications device;
6 a transceiver;
7 a bus, interconnecting the processor, the working memory, the persistent
8 storage, the head end communications device and the transceiver;
9 wherein the transceiver is operative to provide communications with a
10 remotable device; and
11 wherein the remotable device communicatively couples to a smart card
12 having user modifiable information relevant to completing transactions stored thereon.

1 30. The apparatus of claim 29, further comprising:

2 a display monitor.

1 31. The apparatus of claim 30, further comprising:

2 a user interface;

3 wherein the processor causes the display monitor and the user interface to
4 enable altering of the user modifiable information on the smart card.

1 32. The apparatus of claim 29, further comprising a smart card reader.

1 33. A set top apparatus, comprising:

2 means for communicating with a head end;

3 means for communicating with a remotable device;

4 means for controlling user modification of information stored on a smart
5 card coupled to the remotable device.

1 34. A set top apparatus, comprising:

2 means for communicating with a head end;

3 means for communicating with a remotable device;

4 means for coupling with a smart card; and

5 means for controlling user modification of information stored on the smart
6 card.

1 35. A remote control, comprising:

2 means for communicating with a set top box;

3 means for receiving information from a user;

4 means for receiving a smart card, said smart card having user modifiable
5 information storable thereon;

6 means for reading user modifiable information from the smart card; and

7 means for writing user modifiable information onto the smart card.

1 36. A method, comprising:

2 receiving at a set top box a request to modify user-specific information
3 stored on a smart card;

4 providing an interface into which user-specific information may be
 5 entered;
 6 receiving an input of modifications to user-specific information; and
 7 updating user-specific information on the smart card in accordance with
 8 the input.

1 37. The method of claim 36, further comprising:
 2 storing a copy of the user-specific information in said set top box.

1 38. The method of claim 37, further comprising:
 2 receiving a request for a copy of user-specific information stored at the set
 3 top box;
 4 verifying that the request is authorized to receive a copy of the user-
 5 specific information; and
 6 if the request is authorized, providing a copy of the user-specific
 7 information to a smart card associated with a maker of the request.

1 39. The method of claim 36, further comprising:
 2 storing a copy of the user-specific information in a head end associated
 3 with the set top box.

1 40. The method of claim 39, further comprising:
 2 receiving a request for a copy of user-specific information stored at the
 3 head end;
 4 verifying that the request is authorized to receive a copy of the user-
 5 specific information; and
 6 if the request is authorized, providing a copy of the user-specific
 7 information to a smart card associated with a maker of the request.

1 41. A computer program product for creating a transaction request in
 2 an interactive television environment, said computer program product comprising:
 3 code that receives a first plurality of user-specific information at a
 4 remotable device for interactive television;
 5 code that stores said first plurality of user-specific information in a smart
 6 card;

7 code that receives a first indication of user intention to enter into a first
 8 transaction;
 9 code that evaluates the first indication of user intention to enter into a first
 10 transaction to select a first plurality of specific instances of information from said first
 11 plurality of user-specific information based upon relevance to the first transaction;
 12 code that creates a first transaction request based upon the first indication
 13 of user intention to enter into a transaction and the first specific instances of user-specific
 14 information;
 15 code that sends the first transaction request; and
 16 a computer readable storage medium for holding the codes.

1 42. The computer program product of claim 41, wherein
 2 the code that receives said first plurality of user-specific information at a
 3 remotable device for interactive television comprises code that receives said first plurality
 4 of user-specific information at a set top box for interactive television.

1 43. The computer program product of claim 41, wherein
 2 the code that stores said first plurality of user-specific information in a
 3 smart card comprises:
 4 code that stores said first plurality of user-specific information in a smart
 5 card communicatively coupled with said remotable device for interactive television.

1 44. The computer program product of claim 41, wherein:
 2 said first plurality of user-specific information is stored on a smart card
 3 interactively under control of a set top box.

1 45. The computer program product of claim 41, wherein:
 2 said transaction comprises at least one of:
 3 accessing a web site;
 4 accessing a source of programming;
 5 making a purchase of goods or services;
 6 making a sale of goods or services;
 7 placing goods or services up for auction;
 8 borrowing money;
 9 lending money;

10 uploading information from a smart card to a head end;
 11 downloading information from a head end to a smart card;
 12 uploading information from a smart card to a set top box;
 13 downloading information from a set top box to a smart card; and
 14 making a request for help.

1 46. The computer program product of claim 41, further comprising:
 2 code that receives a second plurality of user-specific information;
 3 code that stores said second plurality of user-specific information;
 4 code that receives a second indication of user intention to enter into a
 5 second transaction;
 6 code that evaluates the second indication of user intention to enter into a
 7 second transaction to select a second plurality of specific instances of information from
 8 said second plurality of user-specific information based upon relevance to the second
 9 transaction;
 10 code that creates a second transaction request based upon the second
 11 indication of user intention to enter into a transaction and the second specific instances of
 12 user-specific information; and
 13 code that sends the second transaction request.

1 47. The computer program product of claim 46, wherein:
 2 said second plurality of user-specific information is stored on a smart card
 3 interactively under control of a set top box.

1 48. The computer program product of claim 41, wherein:
 2 user-specific information includes as least one of:
 3 content accessibility rights;
 4 financial information; and
 5 user personal information.

1 49. The computer program product of claim 48, wherein:
 2 the content accessibility rights includes at least one of:
 3 rights to view an advertisement,
 4 rights to access a web site,
 5 rights to access entertainment programming, and

6 rights to request a transaction.

1 50. The computer program product of claim 49, wherein:
2 content accessibility rights are determined based upon at least one of:
3 a user's age, and
4 a user's status within a group.

1 51. The computer program product of claim 48, further comprising:
2 code that determines from a user' content accessibility rights whether the
3 user is subject to restrictions on content; and
4 if the user is subject to restrictions on content, blocks the user from
5 altering that user's own content accessibility rights.

1 52. The computer program product of claim 48, wherein:
2 the financial information includes at least one of:
3 account identifying information;
4 information for obtaining funds from a financial institution for a purchase;
5 information for using alternative financial resources for a purchase; and
6 information for crediting funds received from a transaction.

1 53. The computer program product of claim 48, wherein:
2 the user personal information includes at least one of:
3 identification,
4 clothing size information,
5 apparatus size and type information,
6 user preferences,
7 delivery address, and
8 user personal information about a person of interest to the user.

1 54. The computer program product of claim 48, wherein:
2 the code that evaluates the first indication of user intention to enter into a
3 first transaction to select a first plurality of specific instances of information from said
4 first plurality of user-specific information based upon relevance to the first transaction for
5 the goods or service comprises at least one of:
6 code that determines whether a user has appropriate content accessibility
7 rights;

8 code that determines that the user has sufficient funds to request a
 9 purchase; and
 10 code that determines that the user personal information of the user and
 11 information about the goods or service do not conflict.

1 55. The computer program product of claim 44, wherein:
 2 the code that determines that the user has sufficient funds includes at least
 3 one of
 4 code that draws on funds in a financial institution based upon the financial
 5 information;
 6 code that enables a user to select an alternate source of payment; and
 7 code that cancels a transaction if the user is unable to provide sufficient
 8 funds.

1 56. The computer program product of claim 44, wherein:
 2 the code that determines that the user personal information does not
 3 conflict with the subject of the advertisement includes at least one of:
 4 code that checks available sizes of a product subject of the advertisement
 5 against user sizes;
 6 code that checks available styles of the product against user preferences;
 7 and
 8 code that checks purchase price against user preference for price limits.

1 57. The computer program product of claim 41, further comprising:
 2 code that receives an advertisement for sale or lease of goods or services;
 3 and
 4 code that presents the advertisement for the sale or lease of the goods or
 5 services to a user.

1 58. A computer program product comprising:
 2 code that receives at a client an input indicating an emergency situation;
 3 code that retrieves user personal information from a smart card
 4 communicatively coupled with the client;
 5 code that sends an emergency distress signal including the user personal
 6 information retrieved from the smart card; and

7 a computer readable storage medium for holding the codes.

1 59. The computer program product of claim 58, further comprising:
2 code that retrieves user access rights from said smart card;
3 code that determines if the holder of the smart card is authorized to send
4 the emergency distress signal based on the user access rights; and
5 if the holder of the smart card is authorized to send an emergency distress
6 signal, sends the emergency distress signal including the user personal information
7 retrieved from the smart card.

1 60. The computer program product of claim 58, wherein:
2 the input is indicated by a user depressing a dedicated 911 button on a
3 remotable client terminal.

1 61. The computer program product of claim 58, further comprising:
2 code that automatically identifies an emergency situation to form the input;
3 and
4 code that transmits the input to a client terminal.

1 62. The computer program product of claim 61, wherein:
2 a transmitter is implanted in a user's body, wherein the transmitter
3 transmits the input to the client terminal under control of the code that transmits the input.

1 63. The computer program product of claim 58, wherein:
2 the user personal information includes at least one of:
3 user location information;
4 user health information;
5 user health insurance information; and
6 user contact information.

1 64. A computer program product, comprising:
2 code that receives at a set top box a request to modify user-specific
3 information stored on a smart card;
4 code that provides an interface into which user-specific information may
5 be entered;
6 code that receives an input of modifications to user-specific information;

7 code that updates user-specific information on the smart card in
8 accordance with the input; and
9 a computer readable storage medium for holding the codes.

1 65. The computer program product of claim 64, further comprising:
2 code that stores a copy of the user-specific information in said set top box.

1 66. The method of claim 65, further comprising:
2 code that receives a request for a copy of user-specific information stored
3 at the set top box;
4 code that verifies that the request is authorized to receive a copy of the
5 user-specific information; and
6 if the request is authorized, provides a copy of the user-specific
7 information to a smart card associated with a maker of the request.

1 67. The computer program product of claim 64, further comprising:
2 code that stores a copy of the user-specific information in a head end
3 associated with the set top box.

1 68. The computer program product of claim 67, further comprising:
2 code that receives a request for a copy of user-specific information stored
3 at the head end;
4 code that verifies that the request is authorized to receive a copy of the
5 user-specific information; and
6 if the request is authorized, provides a copy of the user-specific
7 information to a smart card associated with a maker of the request.

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